

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Keis, et al.	Docket No.:	49335.1100
Serial No.:	10/611,781	Examiner:	Ann E. Loftus
Filed:	June 30, 2003	Group Art Unit:	3692
NEW Title:	SYSTEM AND METHOD FOR MANAGING THE TRANSFER OF FUNDS IN ACCORDANCE WITH PAYMENT INSTRUCTIONS		Confirmation No.: 1892

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated July 9, 2008, of which this Reply is within the shortened three month statutory period for reply, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.